

IN RE:

TRACEY L. MORANDUZZO

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:14-23355

Chapter 13

Related to Docket No. 60

## ORDER OF COURT

AND NOW, this 17th Day of December, 2019, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



U.S. BANKRUPTCY JUDGE drb

ENTERED BY DEFAULT

**Certificate of Notice Page 2 of 3**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Tracey L. Moranduzzo  
 Debtor

Case No. 14-23355-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: nsha  
Form ID: pdf900Page 1 of 2  
Total Noticed: 35

Date Rcvd: Dec 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2019.

db +Tracey L. Moranduzzo, 1221 Martin Avenue, New Kensington, PA 15068-5021  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860  
 13909239 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, P.O. Box 982235, El Paso, TX 79998)  
 13909240 CBCS, P.O. Box 2724, Columbus, OH 43216-2724  
 13909257 ++CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043  
 (address filed with court: Sunoco/Citi, Attention: Bankruptcy, 7920 NW 110th Street, Kansas City, MO 64153)  
 13909244 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Citibank SD, N.A., Attn: Centralized Bankruptcy, P.O. Box 20363, Kansas City, MO 64195)  
 13909242 +Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
 13909241 +Chase, P.O. Box 24696, Columbus, OH 43224-0696  
 13909243 +Chase/BP, P.O. Box 15298, Wilmington, DE 19850-5298  
 13909247 +DSNB Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 13971434 eCAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262  
 13909248 +Excela Health Chestnut Ridge, 555 Route 217, Suite 5, Latrobe, PA 15650-3438  
 13935469 +HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, MN 55121-0188  
 13909250 +HSBC/MSCPI, P.O. Box 3425, Buffalo, NY 14240-3425  
 13909251 +IC System, Attn: Bankruptcy, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378  
 13974494 +JPMorgan Chase Bank, National Association, Chase Records Center Attn: Correspondenc, Mail Code: LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774  
 13936660 M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508  
 13909253 M&T Credit Services, 1100 Worley Drive, Consumer Asset Management, 2nd Floor, Attn: Legal Documents, Williamsville, NY 14221  
 13911590 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 13909255 +PNC Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8002  
 13974491 +Peoples TWP, LLC, 375 N. Shore Drive, Suite 600, Pittsburgh, PA 15212-5866, Attn: Dawn Lindner  
 13909256 +RJM Acquisitions LLC, 575 Underhill Boulevard, Suite 224, Syosset, NY 11791-3416  
 13909258 +TD Bank USA/Target Credit, P.O. Box 673, Minneapolis, MN 55440-0673  
 13909259 US Bank N.A, ND, CB Disputes, Saint Louis, MO 63166  
 13909260 +Westmoreland Hospital, 532 W. Pittsburgh Street, Greensburg, PA 15601-2282  
 14421439 +Wilmington Savings Fund Society, FSB, d, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284  
 14643730 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13909245 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 18 2019 03:23:42  
 Comenity Bank/OneStopPlus.com, Attention: Bankruptcy, P.O. Box 182686, Columbus, OH 43218-2686  
 13909246 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 18 2019 03:23:42 Comenity Bank/Roamans, P.O. Box 182789, Columbus, OH 43218-2789  
 13909249 +E-mail/PDF: geccsedi@recoverycorp.com Dec 18 2019 03:22:20 GECRB/Amazon, Attn: Bankruptcy, P.O. Box 103104, Roswell, GA 30076-9104  
 13966386 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Dec 18 2019 03:24:22 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-  
 13968890 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 18 2019 03:20:55 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13935457 E-mail/Text: bnc-quantum@quantum3group.com Dec 18 2019 03:23:48 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 14231878 E-mail/Text: bnc-quantum@quantum3group.com Dec 18 2019 03:23:48 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 13916301 +E-mail/Text: bncmail@w-legal.com Dec 18 2019 03:24:21 TD BANK USA, N.A., C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr CSMC 2019-JR1 Trust  
 cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
 cr\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 13909252\* +IC System, Attn: Bankruptcy, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378  
 cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412  
 13909254 ##+Peoples Gas, P.O. Box 6766, Pittsburgh, PA 15212-0766  
 TOTALS: 2, \* 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: nsha  
Form ID: pdf900

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 19, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2019 at the address(es) listed below:

Brian J. Bleasdale on behalf of Debtor Tracey L. Moranduzzo bleasdb@yahoo.com  
James Warmbrodt on behalf of Creditor CSMC 2019-JR1 Trust bkgroup@kmllawgroup.com  
Jerome B. Blank on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
pawb@fedphe.com  
Joseph A. Dessoye on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
pawb@fedphe.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trustee.wpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7